



PNC Bank, National Association
P5-PCLC-A1-N
2730 Liberty Avenue
Pittsburgh, PA 15222

Crystal M Ramirez
477 Horizon Dr
Edison, NJ 08817

Date: July 23, 2013
Re: Account Number: 60-01-008113418601
Total Amount Due: \$1,106.70

Dear Crystal M Ramirez,

Your delinquent Account is scheduled to be charged off. The charge off will be reported to credit bureaus and may negatively impact your credit score. Charge off notifies current and potential lenders of serious delinquency and may make it difficult to obtain new credit.

Please contact us immediately to make payment arrangements or discuss options* that may be available to resolve your delinquent Account status.

CONSIDER THESE FACTS

- Charge off typically remains on your credit report for seven (7) years
- Significant credit score decrease may cause lenders to review your existing credit accounts, which may lead to reduced available credit and/or increased interest rates
- **Poor credit may impact your ability to secure:**
 - Rental homes or apartments, if prospective landlords review credit reports
 - Future employment opportunities, if prospective employers review credit reports
 - More affordable auto, life and real estate insurance
 - New utility accounts or cell phone service
 - Financing for a car or other large purchase